

B6 Summary (Official Form 6 - Summary) (12/07)

**United States Bankruptcy Court**  
**Western District of Michigan**

In re **Vernon G. Goosen**,  
 Debtor

Case No. **09-01935**Chapter **13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>567,800.00</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>163,651.06</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>2</b>		<b>964,118.12</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>2</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>2</b>		<b>437,752.86</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>2</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>12,030.19</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>9,530.19</b>
Total Number of Sheets of ALL Schedules		<b>19</b>			
Total Assets			<b>731,451.06</b>		
Total Liabilities				<b>1,401,870.98</b>	

**United States Bankruptcy Court**  
**Western District of Michigan**

In re **Vernon G. Goosen**

Debtor

Case No. **09-01935**Chapter **13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

**State the following:**

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

In re **Vernon G. Goosen**Case No. **09-01935**

Debtor

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Personal residence located at 19094 Walden Dr., owned with nondebtor spouse. SEV = \$308,800	Tenancy by Entireties	J	308,800.00	549,826.27
Duplex, 18972 168th, owned w/ nondebtor spouse - both units currently rented. SEV = \$133,300	Tenancy by Entireties	J	133,300.00	190,000.00
Duplex, 19004 168th, owned w/ nondebtor spouse - both units currently rented. SEV = \$125,700	Tenancy by Entireties	J	125,700.00	212,000.00

Sub-Total > **567,800.00** (Total of this page)

Total > **567,800.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Vernon G. Goosen**Case No. **09-01935**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	<b>X</b>			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Five checking accounts at Fifth Third</b>	<b>J</b>	<b>2,000.00</b>
		<b>Savings account at Fifth Third</b>	<b>J</b>	<b>0.00</b>
		<b>Savings account at Muskegon Patternmakers Federal Credit Union</b>	<b>J</b>	<b>77.36</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Normal and ususal household goods, no single item worht more than \$500</b>	<b>J</b>	<b>1,500.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		<b>Used clothing</b>	<b>-</b>	<b>300.00</b>
7. Furs and jewelry.	<b>X</b>			
8. Firearms and sports, photographic, and other hobby equipment.		<b>Gun collection</b>	<b>-</b>	<b>8,000.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			

Sub-Total > **11,877.36**  
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Vernon G. Goosen**Case No. **09-01935**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>IRA at Fifth Third (value as of 1/31/09 \$83,183.70)</b>	<b>H</b>	<b>83,183.70</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.		<b>1/3 membership interest in RPV Development, LLC. The LLC owns a duplex located at 18976 168th, Spring Lake (SEV = \$174,500) and adjacent vacant land (2 parcels, each w/ SEV of \$17,800). Debtor estimates the value of the duplex to be \$409,000, subject to a mortgage held by Macatawa Bank and guaranteed by debtor. Debtor has used twice the SEV of all parcels to estimate the value of the LLC's properties and reduced that by the the \$300,000 mortgage owed to Macatawa.</b>	<b>-</b>	<b>16,170.00</b>
		<b>Membership interest in Villas of Hemlock Ridge LLC. LLC owns 6 building lots in Spring Lake, Township, Michigan, with an estimated value of \$279,000 (\$300,000 less \$21,000 real estate commission). The LLC's lots are encumbered by mortgages owed to Macatawa Bank in the total amount of \$221,000, some of which are guaranteed by Debtor and secured by a mortgage against Debtor's personal residence. The LLC also owes Debtor \$19,000 from the proceeds of one of these lots. Debtor has valued his membership interest based upon the above and has separately scheduled the receivable from the LLC.</b>	<b>-</b>	<b>15,000.00</b>
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.		<b>Hemlock Ridge LLC from proceeds of sale on Lot 9.</b>	<b>-</b>	<b>19,000.00</b>
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			

Sub-Total > **133,353.70**  
(Total of this page)

Sheet **1** of **3** continuation sheets attached  
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Vernon G. Goosen**Case No. **09-01935**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		<b>2008 Income tax refunds</b>	<b>J</b>	<b>Unknown</b>
		<b>Funds garnished by Independent Bank from joint checking accounts. All of these funds are nondebtor spouse's property based upon her contributions.</b>	<b>J</b>	<b>0.00</b>
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2005 GMC Sierra (40,000 miles)</b>	<b>J</b>	<b>12,200.00</b>
		<b>1985 Chevrolet van (150,000 + miles)</b>	<b>J</b>	<b>100.00</b>
26. Boats, motors, and accessories.		<b>12 foot aluminum fishing boat with 15 hp Honda outboard engine</b>	<b>-</b>	<b>1,500.00</b>
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			

Sub-Total > **13,800.00**  
(Total of this page)

Sheet 2 of 3 continuation sheets attached  
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Vernon G. Goosen**Case No. **09-01935**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.		<b>Kuboto tractor (co-owned with two sons) (full value approximately \$14,000 )</b>	<b>-</b>	<b>4,620.00</b>
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sub-Total >	<b>4,620.00</b>
(Total of this page)	
Total >	<b>163,651.06</b>

(Report also on Summary of Schedules)

Sheet **3** of **3** continuation sheets attached to the Schedule of Personal Property

B6C (Official Form 6C) (12/07)

In re **Vernon G. Goosen**Case No. **09-01935**

Debtor

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
<b>Personal residence located at 19094 Walden Dr., owned with nondebtor spouse. SEV = \$308,800</b>	<b>Mich. Comp. Laws §§ 600.5451(1)(o), 600.6023a</b>	<b>33,886.87</b>	<b>617,600.00</b>
<b>Duplex, 18972 168th, owned w/ nondebtor spouse - both units currently rented. SEV = \$133,300</b>	<b>Mich. Comp. Laws §§ 600.5451(1)(o), 600.6023a</b>	<b>38,300.00</b>	<b>266,600.00</b>
<b>Duplex, 19004 168th, owned w/ nondebtor spouse - both units currently rented. SEV = \$125,700</b>	<b>Mich. Comp. Laws §§ 600.5451(1)(o), 600.6023a</b>	<b>19,700.00</b>	<b>251,400.00</b>
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
<b>Five checking accounts at Fifth Third</b>	<b>Mich. Comp. Laws §§ 600.5451(1)(o), 600.6023a</b>	<b>2,000.00</b>	<b>4,000.00</b>
<b>Savings account at Fifth Third</b>	<b>Mich. Comp. Laws §§ 600.5451(1)(o), 600.6023a</b>	<b>0.00</b>	<b>0.00</b>
<b>Savings account at Muskegon Patternmakers Federal Credit Union</b>	<b>Mich. Comp. Laws §§ 600.5451(1)(o), 600.6023a</b>	<b>77.36</b>	<b>154.71</b>
<b>Household Goods and Furnishings</b>			
<b>Normal and usual household goods, no single item worth more than \$500</b>	<b>Mich. Comp. Laws § 600.5451(1)(c)</b>	<b>1,500.00</b>	<b>3,000.00</b>
<b>Wearing Apparel</b>			
<b>Used clothing</b>	<b>Mich. Comp. Laws § 600.5451(1)(a)(iii)</b>	<b>300.00</b>	<b>300.00</b>
<b>Firearms and Sports, Photographic and Other Hobby Equipment</b>			
<b>Gun collection</b>	<b>Mich. Comp. Laws § 600.5451(1)(a)(ii)</b>	<b>8,000.00</b>	<b>8,000.00</b>
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
<b>IRA at Fifth Third (value as of 1/31/09 \$83,183.70)</b>	<b>Mich. Comp. Laws § 600.5451(1)(l)</b>	<b>83,183.70</b>	<b>83,183.70</b>
<b>Other Contingent and Unliquidated Claims of Every Nature</b>			
<b>2008 Income tax refunds</b>	<b>Mich. Comp. Laws §§ 600.5451(1)(o), 600.6023a</b>	<b>0.00</b>	<b>Unknown</b>
<b>Funds garnished by Independent Bank from joint checking accounts. All of these funds are nondebtor spouse's property based upon her contributions.</b>	<b>Mich. Comp. Laws §§ 600.5451(1)(o), 600.6023a</b>	<b>0.00</b>	<b>22,000.00</b>
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
<b>2005 GMC Sierra (40,000 miles)</b>	<b>Mich. Comp. Laws § 600.5451(1)(g)</b>	<b>3,175.00</b>	<b>24,400.00</b>

Total:	<b>190,122.93</b>	<b>1,280,638.41</b>
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0 continuation sheets attached to Schedule of Property Claimed as Exempt



B6D (Official Form 6D) (12/07)

In re **Vernon G. Goosen**Case No. **09-01935**

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D  W I F E  J O I N T  C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. <b>xxxxx3834</b>	<b>X</b>	<b>J</b>	<b>2006</b>					
<b>First Mortgage</b>								
<b>Personal residence located at 19094 Walden Dr., owned with nondebtor spouse. SEV = \$308,800</b>								
			Value \$ <b>617,600.00</b>				<b>288,505.97</b>	<b>0.00</b>
Account No. <b>xxxxx3127</b>	<b>X</b>	<b>J</b>	<b>Second Mortgage</b>					
<b>Creditor #: 2</b> <b>Countrywide Home Loans</b> <b>Attn Cust Serv Dept SVB314</b> <b>P.O. Box 5170</b> <b>Simi Valley, CA 93062-5170</b>			<b>Personal residence located at 19094 Walden Dr., owned with nondebtor spouse. SEV = \$308,800</b>					
			Value \$ <b>617,600.00</b>				<b>86,320.30</b>	<b>0.00</b>
Account No.	<b>X</b>	<b>J</b>	<b>5/22/08</b>					
<b>Creditor #: 3</b> <b>Macatawa Bank</b> <b>10753 Macatawa Dr.</b> <b>PO Box 3119</b> <b>Holland, MI 49422-3119</b>			<b>Mortgage</b>					
			<b>Personal residence located at 19094 Walden Dr., owned with nondebtor spouse. SEV = \$308,800</b>	<b>X</b>				
			Value \$ <b>617,600.00</b>				<b>75,000.00</b>	<b>0.00</b>
Account No.	<b>X</b>	<b>J</b>	<b>9/10/2007</b>					
<b>Creditor #: 4</b> <b>Michigan Commerce Bank</b> <b>f/k/a Grand Haven Bank</b> <b>333 Washington St.</b> <b>Grand Haven, MI 49417</b>			<b>Mortgage</b>					
			<b>Personal residence located at 19094 Walden Dr., owned with nondebtor spouse. SEV = \$308,800</b>	<b>X</b>				
			Value \$ <b>617,600.00</b>				<b>100,000.00</b>	<b>0.00</b>
Subtotal (Total of this page)							<b>549,826.27</b>	<b>0.00</b>

1 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Vernon G. Goosen**Case No. **09-01935**

Debtor

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. <b>xxxxxxx0-630</b>			<b>Consensual</b>					
<b>Creditor #: 5</b> <b>Tri Cities Credit Union</b> <b>905 Pennoyer Ave.</b> <b>Grand Haven, MI 49417</b>	<b>X</b>	<b>-</b>	<b>2005 GMC Sierra (40,000 miles)</b>					
			Value \$ <b>24,400.00</b>				<b>12,291.85</b>	<b>0.00</b>
Account No.			<b>1/27/05</b>					
<b>Creditor #: 6</b> <b>Washington Mutual</b> <b>1301 Second Avenue</b> <b>Seattle, WA 98101</b>	<b>X</b>	<b>J</b>	<b>Mortgage</b>  <b>Duplex, 18972 168th, owned w/ nondebtor spouse - both units currently rented. SEV = \$133,300</b>					
			Value \$ <b>266,600.00</b>				<b>190,000.00</b>	<b>0.00</b>
Account No.			<b>1/27/05</b>					
<b>Creditor #: 7</b> <b>Washington Mutual</b> <b>1301 Second Avenue</b> <b>Seattle, WA 98101</b>	<b>X</b>	<b>J</b>	<b>Mortgage</b>  <b>Duplex, 19004 168th, owned w/ nondebtor spouse - both units currently rented. SEV = \$125,700</b>					
			Value \$ <b>251,400.00</b>				<b>212,000.00</b>	<b>0.00</b>
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal							<b>414,291.85</b>	<b>0.00</b>
(Total of this page)								
Total							<b>964,118.12</b>	<b>0.00</b>
(Report on Summary of Schedules)								

Sheet **1** of **1** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re **Vernon G. Goosen**Case No. **09-01935**

Debtor

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re **Vernon G. Goosen**Case No. **09-01935**

Debtor

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

## TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	D I S P U T E D	U N L I Q U I D A T E D	C O N T I N G E N T	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. <b>xxx-xx-1152</b>	<b>X</b>	<b>-</b>	<b>Notice purposes only</b>				<b>0.00</b>	
<b>Creditor #: 1</b> <b>Internal Revenue Service</b> <b>Insolvency Unit</b> <b>PO Box 21126</b> <b>Philadelphia, PA 19114</b>								<b>0.00</b>
Account No. <b>xxx-xx-1152</b>	<b>X</b>	<b>-</b>	<b>Notice purposes only</b>				<b>0.00</b>	
<b>Creditor #: 2</b> <b>State of Michigan</b> <b>Treasury Building</b> <b>Lansing, MI 48922</b>								<b>0.00</b>
Account No.								
Account No.								
Account No.								
Subtotal							<b>0.00</b>	<b>0.00</b>
(Total of this page)							<b>0.00</b>	<b>0.00</b>
Total							<b>0.00</b>	<b>0.00</b>
(Report on Summary of Schedules)							<b>0.00</b>	<b>0.00</b>

Sheet **1** of **1** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

B6F (Official Form 6F) (12/07)

In re **Vernon G. Goosen**Case No. **09-01935**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>xxx-xx-1152</b> <b>Creditor #: 1</b> <b>Equifax Credit Info Services</b> <b>P.O. Box 740241</b> <b>Atlanta, GA 30374</b>		-				<b>0.00</b>
Account No. <b>xxx-xx-1152</b> <b>Creditor #: 2</b> <b>Experian Information Solutions</b> <b>P.O. Box 1240</b> <b>Allen, TX 75013</b>		-				<b>0.00</b>
Account No. <b>Creditor #: 3</b> <b>Independent Bank</b> <b>4200 E. Beltline, N.E.</b> <b>Grand Rapids, MI 49525</b>	X	J			X	<b>71,175.25</b>
Account No. <b>Representing:</b> <b>Independent Bank</b>						
		<b>Kelli L. Baker, Esq.</b> <b>Plunkett Cooney</b> <b>333 Bridge St. NW, Ste 530</b> <b>Grand Rapids, MI 49504</b>				
Subtotal (Total of this page)						<b>71,175.25</b>

1 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Vernon G. Goosen**Case No. **09-01935**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. <b>Creditor #: 4 Ben Jansen 1317 Sherwood Dr. Muskegon, MI 49445</b>	<b>X</b>	<b>-</b>	<b>12/31/07 Other</b>		<b>X</b>	<b>66,577.61</b>	
Account No. <b>Creditor #: 5 Macatawa Bank 10753 Macatawa Dr. PO Box 3119 Holland, MI 49422-3119</b>	<b>X</b>	<b>H</b>	<b>1/3 membership interest in RPV Development, LLC. The LLC owns a duplex located at 18976 168th, Spring Lake (SEV = \$174,500) and adjacent vacant land (2 parcels, each w/ SEV of \$17,800). Debtor estimates the value of the duplex to be \$409,</b>	<b>X</b>	<b>X</b>	<b>300,000.00</b>	
Account No. <b>Creditor #: 6 Michigan Commerce Bank f/k/a Grand Haven Bank 333 Washington St. Grand Haven, MI 49417</b>	<b>X</b>	<b>-</b>	<b>Co-signed loan Debtor co-signed loan on son's personal residence. Information about foreclosure deficiency, if any, is not known at this time. The mortgage was in the approximate amount of \$330,000.</b>	<b>X</b>		<b>Unknown</b>	
Account No. <b>xxx-xx-1152</b> <b>Creditor #: 7 TransUnion P.O. Box 2000 Crum Lynne, PA 19022</b>		<b>-</b>	<b>Notice purposes only</b>			<b>0.00</b>	
Account No.							
Sheet no. <u>1</u> of <u>1</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>	<b>366,577.61</b>
						<b>Total (Report on Summary of Schedules)</b>	<b>437,752.86</b>

B6G (Official Form 6G) (12/07)

In re **Vernon G. Goosen**Case No. **09-01935**

Debtor

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
<b>Cotner Law Office</b> <b>220 Franklin Ave.</b> <b>P.O. Box 838</b> <b>Grand Haven, MI 49417-0838</b>	<b>Legal Services</b>
<b>Christine Wade</b> <b>Greenridge Realty, Inc.</b> <b>326 N. Beacon Blvd.</b> <b>Grand Haven, MI 49417</b>	<b>Real estate listing agreement for sale of Debtor's personal residence</b>

In re **Vernon G. Goosen**Case No. **09-01935**

Debtor

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Rebecca G. Goosen 19094 Walden Dr. Spring Lake, MI 49456	Michigan Commerce Bank f/k/a Grand Haven Bank 333 Washington St. Grand Haven, MI 49417
Rebecca G. Goosen 19094 Walden Dr. Spring Lake, MI 49456	Countrywide Home Loans Attn Cust Serv Dept SVB314 P.O. Box 5170 Simi Valley, CA 93062-5170
Rebecca G. Goosen 19094 Walden Dr. Spring Lake, MI 49456	Countrywide Home Loans Attn Cust Serv Dept SVB314 P.O. Box 5170 Simi Valley, CA 93062-5170
Rebecca G. Goosen 19094 Walden Dr. Spring Lake, MI 49456	Macatawa Bank 10753 Macatawa Dr. PO Box 3119 Holland, MI 49422-3119
Rebecca G. Goosen 19094 Walden Dr. Spring Lake, MI 49456	Washington Mutual 1301 Second Avenue Seattle, WA 98101
Rebecca G. Goosen 19094 Walden Dr. Spring Lake, MI 49456	Washington Mutual 1301 Second Avenue Seattle, WA 98101
Rebecca G. Goosen 19094 Walden Dr. Spring Lake, MI 49456	Internal Revenue Service Insolvency Unit PO Box 21126 Philadelphia, PA 19114
Rebecca G. Goosen 19094 Walden Dr. Spring Lake, MI 49456	State of Michigan Treasury Building Lansing, MI 48922
Rebecca G. Goosen 19094 Walden Dr. Spring Lake, MI 49456	Tri Cities Credit Union 905 Pennoyer Ave. Grand Haven, MI 49417
Ronald G. Goosen 16609 Villa Parkway Spring Lake, MI 49456	Independent Bank 4200 E. Beltline, N.E. Grand Rapids, MI 49525



In re **Vernon G. Goosen**Case No. **09-01935**

Debtor

**SCHEDULE H - CODEBTORS**

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Ronald G.Goosen 16609 Villa Parkway Spring Lake, MI 49456</b>	<b>Ben Jansen 1317 Sherwood Dr. Muskegon, MI 49445</b>
<b>Ronald G.Goosen 16609 Villa Parkway Spring Lake, MI 49456</b>	<b>Michigan Commerce Bank f/k/a Grand Haven Bank 333 Washington St. Grand Haven, MI 49417</b>
<b>RPV Development LLC 19094 Walden Dr. Spring Lake, MI 49456</b>	<b>Macatawa Bank 10753 Macatawa Dr. PO Box 3119 Holland, MI 49422-3119</b>
<b>Villas of Hemlock Ridge, LLC 19094 Walden Dr. Spring Lake, MI 49456</b>	<b>Ben Jansen 1317 Sherwood Dr. Muskegon, MI 49445</b>
<b>Villas of Hemlock Ridge, LLC 19094 Walden Dr. Spring Lake, MI 49456</b>	<b>Macatawa Bank 10753 Macatawa Dr. PO Box 3119 Holland, MI 49422-3119</b>

Sheet 1 of 1 continuation sheets attached to the Schedule of Codebtors

B6I (Official Form 6I) (12/07)

In re **Vernon G. Goosen**Case No. **09-01935**

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
<b>Married</b>	RELATIONSHIP(S): <b>None.</b>	AGE(S):
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>Retired</b>	<b>Retired</b>
Name of Employer		
How long employed		
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

3. SUBTOTAL

\$ <b>0.00</b>	\$ <b>0.00</b>
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4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify):

\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <b>0.00</b>	\$ <b>0.00</b>
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance

(Specify):

**VA disability****Social Security**

12. Pension or retirement income

13. Other monthly income

(Specify):

**See Detailed Income Attachment**

\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>601.00</b>	\$ <b>0.00</b>
\$ <b>1,634.00</b>	\$ <b>1,271.00</b>
\$ <b>2,763.00</b>	\$ <b>616.19</b>
\$ <b>4,145.00</b>	\$ <b>1,000.00</b>

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <b>9,143.00</b>	\$ <b>2,887.19</b>
--------------------	--------------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <b>9,143.00</b>	\$ <b>2,887.19</b>
--------------------	--------------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <b>12,030.19</b>
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(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6I (Official Form 6I) (12/07)

In re Vernon G. Goosen

Debtor(s)

Case No. 09-01935

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**  
**Detailed Income Attachment**

**Other Monthly Income:**

<b>IRA</b>	<b>\$</b>	<b>500.00</b>	<b>\$</b>	<b>1,000.00</b>
<b>Condo income on 19004 &amp;19006</b>	<b>\$</b>	<b>1,890.00</b>	<b>\$</b>	<b>0.00</b>
<b>Condo income on 18972</b>	<b>\$</b>	<b>1,755.00</b>	<b>\$</b>	<b>0.00</b>
<b>Total Other Monthly Income</b>	<b>\$</b>	<b>4,145.00</b>	<b>\$</b>	<b>1,000.00</b>

B6J (Official Form 6J) (12/07)

In re **Vernon G. Goosen**

Debtor(s)

Case No. **09-01935****SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<b>1,850.00</b>
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities:	\$	<b>180.00</b>
a. Electricity and heating fuel	\$	<b>20.00</b>
b. Water and sewer	\$	<b>0.00</b>
c. Telephone	\$	<b>224.00</b>
d. Other <b>See Detailed Expense Attachment</b>	\$	<b>267.00</b>
3. Home maintenance (repairs and upkeep)	\$	<b>350.00</b>
4. Food	\$	<b>70.00</b>
5. Clothing	\$	<b>0.00</b>
6. Laundry and dry cleaning	\$	<b>262.00</b>
7. Medical and dental expenses	\$	<b>450.00</b>
8. Transportation (not including car payments)	\$	<b>217.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<b>217.00</b>
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)	\$	<b>67.00</b>
a. Homeowner's or renter's	\$	<b>50.00</b>
b. Life	\$	<b>355.00</b>
c. Health	\$	<b>120.00</b>
d. Auto	\$	<b>0.00</b>
e. Other	\$	
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$	<b>0.00</b>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<b>0.00</b>
b. Other <b>See Detailed Expense Attachment</b>	\$	<b>416.00</b>
14. Alimony, maintenance, and support paid to others	\$	<b>0.00</b>
15. Payments for support of additional dependents not living at your home	\$	<b>0.00</b>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<b>0.00</b>
17. Other <b>See Detailed Expense Attachment</b>	\$	<b>4,415.19</b>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	<b>9,530.19</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>Nondebtor spouse's separate expenses, etc., include savings for vacation, gifts to adult children, and mission trip.</b>		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	<b>12,030.19</b>
b. Average monthly expenses from Line 18 above	\$	<b>9,530.19</b>
c. Monthly net income (a. minus b.)	\$	<b>2,500.00</b>

B6J (Official Form 6J) (12/07)

In re Vernon G. GoosenCase No. 09-01935

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Detailed Expense Attachment**

**Other Utility Expenditures:**

Phone/cable/internet	\$	138.00
Trash	\$	17.00
Cell phones	\$	69.00
<b>Total Other Utility Expenditures</b>	<b>\$</b>	<b>224.00</b>

**Other Installment Payments:**

Second mortgage on personal residence	\$	400.00
Condo dues	\$	12.00
Health ins. union dues	\$	4.00
<b>Total Other Installment Payments</b>	<b>\$</b>	<b>416.00</b>

**Other Expenditures:**

Condo maintenance/repairs (4 at \$150 each)	\$	600.00
Mortgage on condos 18972 & 18974	\$	1,003.40
Taxes and insurance on condos 18972 & 18974	\$	581.00
Mortgage on condos 19004 & 19006	\$	1,847.05
Nondebtor spouse's separate expenses and savings	\$	383.74
<b>Total Other Expenditures</b>	<b>\$</b>	<b>4,415.19</b>